

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT  
OF PENNSYLVANIA**

In re:

**TIGIST GUEBREYES,**  
**Debtor**

: **CHAPTER 13**  
:  
: **BANKR. NO. 16-14007**

**TIGIST GUEBREYES,**  
**Plaintiff**

**v.**

**PENNSYLVANIA HOUSING FINANCE AGENCY, and**  
**CITIZENS BANK, N.A.,**  
**Defendants**

: **ADVERSARY NO. 16-411**

**VERIFIED STATEMENT OF TIGIST GUEBREYES**

- 1) I present this Verified Statement under penalty of perjury for any false statements to a court.
- 2) I am the Debtor in this bankruptcy case and the Plaintiff in this adversary proceeding, which was brought to avoid totally unsecured alleged security interests against my realty.
- 3) I own residential real estate at 1336 Kimberly Drive, Philadelphia, PA. 19151 ("the Home").
- 4) The first mortgage on the Home is held by U.S. Bank, National Association, Trustee for the PE PHFA Loan Servicing Division ("USB").
- 5) USB has filed a secured proof of claim in this case in the amount of \$144,423.16.
- 6) The value of the Home is no more than \$125,000.
- 7) The mortgages held against the Home by the Defendants in this proceeding, PENNSYLVANIA HOUSING FINANCE AGENCY and CITIZENS BANK, N.A., against the Home are both junior to the mortgage of USB.

  
\_\_\_\_\_  
TIGIST GUEBREYES